

## UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN

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**CHAPTER 13 PLAN (Individual Adjustment of Debts)**

- ☒ Original Plan  
☐ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)  
☐ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: Richard Kruchten JOINT DEBTOR: Mariann Kruchten CASE NO.: \_\_\_\_\_  
 SS#: xxx-xx-9169 SS#: xxx-xx-6327

**I. NOTICES**

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

|  |                                   |  |
|--|-----------------------------------|--|
| The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III                                   | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| Nonstandard provisions, set out in Section VIII  | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |

**TO ALL PARTIES:**

**Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.**

**II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE**

- A. MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$ 400 for 36 months;

The total amount of estimated payments to the trustee: **\$14,400.00**

**B. DEBTOR(S)' ATTORNEY'S FEE:** ☐ NONE ☐ PRO BONO

Total Fees: **\$1,500.00** Total Paid: **\$0.00** Balance Due: **\$0.00**  
 Payable \_\_\_\_\_/month (Months \_\_\_\_\_ to \_\_\_\_\_)  
**ATTORNEY FEE TO BE PAID BY HYATT LEGAL DIRECTLY - UPON CONFIRMATION BY HYATT. NO ATTORNEY FEE TO BE PAID BY TRUSTEE THROUGH PLAN.**

**III. TREATMENT OF SECURED CLAIMS**

**A. SECURED CLAIMS:** ☒ NONE

[Retain Liens pursuant to 11 U.S.C. §1325(a)(5)] Mortgage(s)/Lien on Real or Personal Property:

1 Creditor: **Seterus Inc.**  
 Address: **PO BOX 1077; Hartford, CT 06143-1077** Arrearage/Payoff on Petition Date **9,000.00**  
**Arrears Payment (Cure) TO BE PAID PRORATA**  
 Account No.: \_\_\_\_\_  
 Other: \_\_\_\_\_  
☒ Real Property Check one below for Real Property:  
☒ Principal Residence ☒ Escrow is included in the regular payments

Debtor(s): **Richard Kruchten**  
**Mariann Kruchten** Case number:

☐ Other Real Property  
Address of Collateral:

☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

☐ Personal Property/Vehicle  
Description of Collateral:

**2 Creditor: Seterus Inc - correspondence**

Address: **PO BOX 1077; Hartford, CT 06143-1077** Arrearage/Payoff on Petition Date **\$105,657.00 @ 3.75**  
**DIRECT PAYMENT OF 614.00 /month (Months 1 to 60)**  
**MONTHLY MORTGAGE**  
**BY DEBTOR TO**  
**SETERUS INC**

Account No.:

Other:

☒ Real Property

- ☐ Principal Residence  
☐ Other Real Property

Check one below for Real Property:

- ☒ Escrow is included in the regular payments  
☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral: **E8032 1325th Avenue Ridgeland, WI 54763 Dunn County**

**Current value based on Dunn County Property Tax valuation;**  
**Legal Description: Lot One (1) of Certified Survey map No. 3589, recorded in Volume 17 of Survey Maps page 39; Being part of th**

☐ Personal Property/Vehicle  
Description of Collateral:

**B. VALUATION OF COLLATERAL:** ☒ NONE

IF YOU ARE A SECURED CREDITOR LISTED BELOW, THE PLAN SEEKS TO VALUE THE COLLATERAL SECURING YOUR CLAIM IN THE AMOUNT INDICATED, A SEPARATE MOTION WILL ALSO BE SERVED UPON YOU PURSUANT TO BR 7004 AND LR 3015-1.

**C. LIEN AVOIDANCE** ☒ NONE

**D. SURRENDER OF COLLATERAL:** Secured claims filed by any creditor granted stay relief in this section shall ot receive a distribution from the Chapter 13 Trustee.

☐ NONE

☐ The debtor(s) elect to surrender to each secured creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the automatic stay be terminated in rem as to the debtor(s) and in rem and in personam as to any codebtor(s) as to these creditors.

☐ Other:

|    | Name of Creditor                   | Account No. | Description of Collateral (Address, Vehicle, etc.) |
|----|------------------------------------|-------------|--|
| 1. | <b>NCB Management Services Inc</b> |             | <b>2000 GMC Envoy</b>                              |

**E. DIRECT PAYMENTS:**

☐ NONE

☒ The debtor(s) elect to make current payments directly to each secured creditor listed below. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

|  | Name of Creditor | Account No. | Description of Collateral (Address, Vehicle, etc.) |
|--|------------------|-------------|--|
|--|------------------|-------------|--|

Debtor(s): **Richard Kruchten**  
**Mariann Kruchten** Case number:

| Name of Creditor       | Account No. | Description of Collateral (Address, Vehicle, etc.)  |
|------------------------|-------------|---|
| 1. <b>Seterus Inc.</b> | 29448727    | <b>E8032 1325th Avenue Ridgeland, WI 54763 Dunn County</b><br><b>Current value based on Dunn County Property Tax valuation; Legal Description: Lot One (1) of Certified Survey map No. 3589, recorded in Volume 17 of Survey Maps page 39; Being part of th</b> |

**IV. TREATMENT OF FEES AND PRIORITY CLAIMS** [as defined in 11 U.S.C. §507 and 11 U.S.C. §1322(a)(4)]

**A. ADMINISTRATIVE FEES OTHER THAN DEBTORS(S)' ATTORNEY'S FEE:** ☐ NONE

|                  |   |
|------------------|---|
| Name:            | <b>Filing Fee</b>                             |
| Payment Address: |   |
| Total Due:       | <b>\$310.00</b>                               |
| Payable          | <b>US BANKRUPTCY COURT TO BE PAID PRORATA</b> |

**B. PRIORITY TAX CLAIMS:** ☐ NONE

|            |   |               |                   |
|------------|---|---------------|-------------------|
| Total Due: | <b>\$0.00</b>   | Total Payment | <b>\$0.00</b>     |
| Payable    | <b>0.00 /month</b>  |               |                   |
| Total Due: | <b>\$2,380.00</b>   | Total Payment | <b>\$2,380.00</b> |
| Payable    | <b>WISCONSIN DEPARTMENT OF REVENUE TO BE PAID PRORATA</b> |               |                   |

**C. DOMESTIC SUPPORT OBLIGATION(S):** ☒ NONE ☐ CURRENT AND PAID OUTSIDE

**D. OTHER:** ☒ NONE

**V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS**

|   |                |        |
|---|----------------|--------|
| <b>A. Pay</b>   | <b>PRORATA</b> | /month |
| Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.   |                |        |
| <b>B.</b> <input type="checkbox"/> If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims. |                |        |

**C. SEPARATELY CLASSIFIED:** ☒ NONE

**VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:** Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☒ NONE

**VII. INCOME TAX RETURNS AND REFUNDS:** ☒ NONE

**VIII. NON-STANDARD PLAN PROVISIONS:** ☒ NONE

**PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.**

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

/s/ Urosh Piletich  
**Urosh Piletich**  
Attorney with permission to sign on Debtor(s)' behalf

February 3, 2018  
Date

/s/ Richard Kruchten Debtor February 3, 2018  
**Richard Kruchten** Date

/s/ Mariann Kruchten Joint Debtor February 3, 2018  
**Mariann Kruchten** Date

February 3, 2018  
Date

Debtor(s): Richard Kruchten  
Mariann Kruchten Case number:

**By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.**